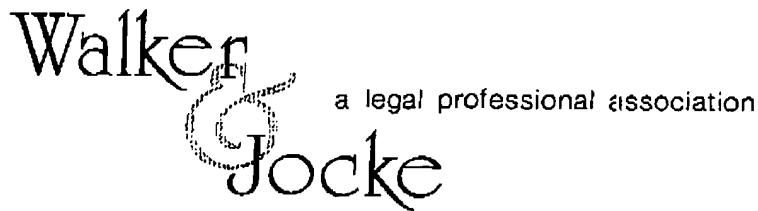


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Ralph E. Jocke
Patent
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Art Unit 3621
Commissioner for Patents
U.S. Patent and Trademark Office

FAX NUMBER: (703) 872-9306
C.C.: (703) 746-5532

DATE: November 16, 2004

SENDER: Ralph E. Jocke, Esq.

FAX NUMBER: (330) 722-6446

PHONE NUMBER: (330) 721-0000

COMMENTS: Amendment for entry in Application No. 09/193,646. Please refer to the following.

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CERTIFICATION UNDER 37 C.F.R. SECTIONS 1.8(b) AND 1.6(d)**TRANSMISSION**

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Ralph E. Jocke

330 • 721 • 0000
MEDINA

330 • 225 • 1669
CLEVELAND

■ 330 • 722 • 6446
FACSIMILE

rej@walkerandjocke.com
E-MAIL

231 South Broadway, Medina, Ohio U.S.A. 44256-2601

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Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Attn: Art Unit 3621
Patent Examiner Calvin Loyd Hewitt II

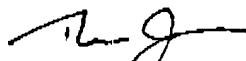
Re: Application Serial No.: 09/193,646
Confirmation No.: 2283
Applicants: Jay Paul Drummond, et al.
Title: Automated Banking Machine
Apparatus and System
Docket No.: D-1077+8

Sir:

Please find enclosed an Amendment for filing in the above-referenced Application. Also enclosed are Applicants' "Comments on the Substance of the Interviews".

No fee is deemed required. However, the Commissioner is authorized to charge any necessary fee associated with this Amendment and any other fee due to Deposit Account 09-0428.

Very truly yours,



Ralph E. Jocke
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
 Jay Paul Drummond, et al.)
Serial No.: 09/193,646)
) Art Unit 3621
Confirm. No.: 2283)
Filed: November 17, 1998)
) Patent Examiner
Title: Automated Banking Machine)
) Calvin Loyd Hewitt II
 Apparatus and System)

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Interviews dated November 3, 2004 and November 9, 2004 kindly
amend the above identified Application without prejudice as follows: